

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Robert Eugene Creech

S.S. No.: xxx-xx-0347

Mailing Address: PO Box 1143, Raeford, NC 28376-

Case No. 10-82171

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 15, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 11/11/10			
				Lastname-SS#: Creech-0347			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Retain	Creditor Name	Sch D #	Description of Collateral				
	State Employees CU	3	House & Lot				
	Hoke County Taxes	3	House & Lot				
SURRENDER COLLATERAL							
Creditor Name		Description of Collateral					
ARREARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)			
	State Employees CU	3		**			
	Hoke County Taxes	3		**			
				**			
				**			
				**			
	None			**			
				**			
REJECTED EXECUTORY CONTRACTS/LEASES							
Creditor Name		Description of Collateral					
None							
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	State Employees CU	2	\$13,766	5.00	\$103	\$291.18	2008 Nissan Rogue
				5.00			
				5.00			
				5.00			
				5.00			
PROPOSED CHAPTER 13 PLAN PAYMENT							
ATTORNEY FEE (Unpaid part) Law Offices of John T. Orcutt, P.C. \$2,800				\$ \$776 per month for 60 months, then			
SECURED TAXES IRS Tax Liens Real Property Taxes on Retained Realty				\$ N/A per month for N/A months.			
UNSECURED PRIORITY DEBTS IRS Taxes State Taxes Personal Property Taxes Alimony or Child Support Arrearage				Adequate Protection Payment Period: 3.84 months.			
CO-SIGN PROTECT (Pay 100%) All Co-Sign Protect Debts (See*)				Sch D # = The number of the secured debt as listed on Schedule D. Adequate Protection = Monthly 'Adequate Protection' payment amt. † = May include up to 2 post-petition payments.			
GENERAL NON-PRIORITY UNSECURED DMI= \$426 \$25,560				* Co-sign protect on all debts so designated on the filed schedules. ** = Greater of DMI x ACP or EAE (Page 4 of 4)			
Ch13Plan_MD (DeSardi Version 1/12/10) © LO/TO							
Other Miscellaneous Provisions Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Exxon Mobile
Post Office Box 6497
Sioux Falls, SD 57117-6497

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

AT&T Universal Card
c/o Citibank
Post Office Box 6500
Sioux Falls, SD 57117-6500

Gateway
c/o HSBC Retail Services
Post Office Box 15521
Wilmington, DE 19850-5521

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America
Post Office Box 15026
Wilmington, DE 19850-5026

GE Money Bank
Bankruptcy Dept.
Post Office Box 103106
Roswell, GA 30076-3106

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Capital One Bank
Post Office Box 30285
Salt Lake City, UT 84130-0285

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Capital One Bank
Attn: Bankruptcy Department
Post Office Box 85167
Richmond, VA 23285-5167

GreenTree
Manufactured Housing
Post Office Box 6172
Rapid City, SD 57709-6172

Experian
P.O. Box 2002
Allen, TX 75013-2002

Care Credit
c/o GE Money Bank
Post Office Box 981127
El Paso, TX 79998-1127

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Chase Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Citgo/Citi Plus Card
PO Box 6401
Sioux Falls, SD 57117

Lowe's
Post Office Box 981064
El Paso, TX 79998-1064

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Discover Card
Post Office Box 30943
Salt Lake City, UT 84130

Lowe's
c/o GE Money Bank - BK Departm
Post Office Box 103104
Roswell, GA 30076

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

State Employees Credit Union
Attn: Managing Agent
PO Box 25279
Raleigh, NC 27611

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

The Nautilus Group
c/o Retail Services
Post Office Box 15521
Wilmington, DE 19850-5521

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wal-Mart Discover
Post Office Box 981284
El Paso, TX 79998-1284